

**Testimonies – Michigan House of Representatives and Senate
October 4 and October 6 2011**

Who I am: I am a 31-year survivor of a spinal cord injury caused by a drunk driver and the Executive Director of Barss Residential Care, a traumatic brain and spinal cord injury residential and rehabilitation provider.

Who I represent: Coalition to Protect Auto No-Fault (CPAN)

Concerns:

- Inadequate medical care for the severely injured.
- Increase of financial ruin for Michigan families.
- Loss of jobs.
- Increased protection for drunk and reckless drivers.

I was 20 years old when a drunk driver changed my life. If given a choice of coverage, I would have chosen the lowest premium possible since at that young age I was no judge of its value and the impact the decision could have on me for the rest of my life. Fortunate for me, I had unlimited coverage at the time of my accident in 1980. We have the best coverage in the nation and its only 5% more in premiums than the national average. (\$493.56 MI - \$471.09 National Ave. = \$22.47 5%) To date, my claim is nearly \$5,000,000 and I'm only 52 years old. I continue to need physical therapy; durable medical equipment, home and vehicle modifications and I count on my four hours of daily, intermittent attendant care to maintain full-time employment. As I age, I am confident that I will need more to sustain my level of function and lifestyle. If I require more than 56 hours per week, I would want to be assured that my husband, an unskilled caregiver, would continue to be paid for his hard work at a decent wage. A retroactive mandate is unconscionable. Survivors like me have existing supports allowing us to function as close to pre-morbid status as possible. Altering or removing supports could jeopardize survivor's employment, community access and the choice to live in our own homes.

The proposed caps on coverage and the likelihood of Michigan residents choosing the lowest premium put the citizens of our state in potential financial jeopardy if their life-long care exceeds the coverage they have chosen in case of a motor vehicle accident (MVA). Not only would they have to lose nearly everything to qualify for Medicaid, but their care would be drastically inferior due to an already over-burdened public health system. Shifting the cost of MVAs to the taxpayers is, in my opinion, misappropriation of funds.

The under-funding of medical treatment for severely injured accident survivors will result in thousands of jobs lost in that sector of Michigan's medical industry that serves these survivors.

As a two-time survivor of accidents caused by drunk drivers, I am appalled that totally innocent victims sustaining serious injuries will have a much more difficult time holding drunk and reckless drivers accountable for the harm they inflict on the public if bill HB-4936 is passed. In closing, when you do the math, it is clear that this bill is bad for drivers, bad for workers, bad for taxpayers and bad for Michigan.

"Creating a new life after a catastrophic injury is hard enough. Thanks to Auto No-Fault I was not limited financially to be all I can be."

Thirty-one years ago on April 5, 1980, one week before my wedding, my life was changed in one split second by a drunk driver. I had sustained a spinal cord injury at the C7/T1 area of my neck paralyzing me from the chest down. I had no idea what life had in store for me as a result. After drilling my head in four strategic places to allow for my halo brace, 100 pounds of pressure was applied to stabilize my spine in preparation for spinal fusion surgery three days later. As the swelling in my spine dissipated, my function slowly started to return. After three months in inpatient rehabilitation, when my halo brace was removed, I miraculously thought I would walk. Much to my dismay I did not and there was a very long hard road ahead of me. I worked diligently with the help of my treatment team (Physiatrist, Physical Therapist, Occupational Therapist, Urologist, etc.) and walked down the aisle 14 months later on June 6, 1981. After a wonderful honeymoon on a Caribbean cruise, I went back to school and graduated with a Bachelors of Science degree in Marketing from Oakland University in 1984. I rejoined the workforce in 1985 and currently serve as Executive Director for a traumatic brain, spinal cord and eldercare residential and rehabilitation facility. Nine years after my injury, I resumed my passion for sports and was even inducted into the Athletes with Disabilities Hall of Fame in 2001. I have a beautiful canal front home where I live with my husband, step-son, service dog and family pet. I lead a wonderful, fulfilling life despite my injury in part due to the benefits our Auto No-Fault law has afforded me through the years. AAA has continued to be a constant in my life to pay for accident related services that I have required to lead a full, functional and independent existence at home and in my community. They pay for healthcare beyond the limits of my health insurance, durable medical equipment I continue to need (canes, leg braces, wheelchairs, wheelchair lifts, modified bicycles, etc.), medications and medical supplies, interviewing and job search techniques that helped make my initial experience back into the workforce as a person with a disability more successful, home modifications and attendant care allowing me to work full time. Thank you Auto No-Fault for the financial support that continues to assist me in creating a life I love.